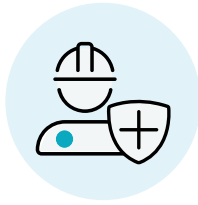


Welcome to Certainly!



Certainly is an online insurance brand designed to provide coverage that's affordable, customizable, and reliable. We are backed by Liberty Mutual Insurance, giving us more than 100 years of experience providing ongoing support and resources to help small business owners like you improve jobsite safety and better protect your employees.

What is Workers' Comp insurance?

Workers' Compensation (WC) insurance is regulated by each state and helps protect your employees by covering missed wages, medical expenses, and/or disability and death benefits as a result of a covered workplace incident.

WC could also help protect your business from lawsuits filed against you by an employee due to workplace negligence. For example, slips, trips and falls are the most common safety issues among small businesses, costing them over \$11 billion every year in court costs and settlement claims. ¹ WC insurance provides financial protection to small businesses by offsetting the costs related to an employee's medical expenses and lost wages.

Is my business required to have a Workers' Comp policy?



You are responsible for anyone who comes to your business – including your employees. Except for Texas, any business with one or more employees is required by law to carry a WC insurance policy. However, each state has different WC statutes and regulations that are based, in part, on the number employees a business has.

[Find your state's specific requirements for coverage >](#)

What does a Workers' Comp policy cover?

WC provides financial and medical benefits to employees who become injured while performing their job. Other WC covered events that cause injuries to employees while working may include workplace violence, natural disasters or terrorist attacks, as well as certain illnesses and occupational diseases that an employee contracts as a result of the job.

¹ Carrier Chronicles

What are the benefits for employees?



Income replacement

If an employee becomes ill or injured on the job, they may be eligible to receive a portion of their eligible income until they are medically able to return to work full time.



Medical care and ongoing treatment

Employees with a covered WC claim will receive medical care that is considered reasonable, necessary, and related to the incident and injury.



Vocational rehabilitation

Employees who are unable to return to their previous job may require vocational rehabilitation to learn a new skill that would enable them to get back to work. WC benefits can help cover costs associated with training, job certification and educational programs.



Final Expenses

If an employee loses their life due to a work-related incident or illness, benefits to help cover funeral and burial expenses may be paid to eligible dependents of the deceased, such as a spouse, child(ren) or elderly parents.

What are some factors that impact my premium? *

How much you'll pay for a WC insurance policy depends on several factors. Here are a few examples:

● Risk exposure.

Some jobs are riskier than others. Therefore, WC rates are based in part on a particular occupation's level of risk exposure. For example, a roofer is at a higher risk of injury than a customer service representative working in an office.

● Payroll.

The amount of payroll you process is a factor used in determining your rate.

● Claim history.

If your business has a history of claims, this may impact your rate.

*Note that premium varies based on coverage selection and applicant details.

It's fast and easy to access your online account.

You can easily access your policy and Certificate of Insurance by logging in to your online account at www.getcertainly.com/login

Select View/Manage policy from the My Account page. This may come in handy any time you need to prove your coverage.

How to submit a claim

We're here for you when you need us. Submitting a claim is quick and easy.

- To start your claim, go to our website at www.getcertainly.com/claims
- If you are a Certainly customer, choose "I have a Certainly policy" and you'll be asked to log in. If you are not, simply choose "I don't have a Certainly policy" and follow the short prompts.
- Provide as much information as possible about your claim.
- A representative will contact you to guide you through the next steps.



Need help?

To connect with a customer service representative, send us an email at certainly@getcertainly.com or webchat with us at www.getcertainly.com and we will be happy to help you.

For more information, visit our [Workers' Comp FAQ's](#).